

IN THE  
UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor(s): Hong M. Dang et al.

Confirmation No.: #4 mm 5302

Application No.: Not yet known

Examiner: Not yet known

Filing Date: Herewith

Group Art Unit:

Title: APPARATUS, SYSTEM AND METHOD FOR REPORTING  
FINANCIAL DATA AND REMITTING FUNDS OVER AN  
INTERACTIVE COMMUNICATIONS NETWORK OR THE LIKE

Not yet known

COMMISSIONER FOR PATENTS  
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

- (x) under 37 CFR 1.97(b), or  
(Within three months of filing national application; or date of entry of national application; or before  
mailing date of first office action on the merits; whichever occurs last)
- ( ) under 37 CFR 1.97 (c) together with either a:  
( ) Statement under 37 CFR 1.97(e), or  
( ) a \$180.00 fee under 37 CFR 1.17(p), or  
(After the CFR 1.97 (b) time period, but before final action or notice of allowance, whichever occurs first)
- ( ) under 37 CFR 1.97 (d) together with a:  
( ) Statement under 37 CFR 1.97(e), and  
( ) a petition under 37 CFR 1.97(d)(2), and  
( ) a \$180.00 petition fee set forth in 37 CFR 1.17(p).  
(Filed after final action or notice of allowance, whichever occurs first, but before payment of the issue fee)

Please charge to Deposit Account 08-2025 the sum of \_\_\_\_\_. At any time during the  
pendency of this application, please charge any fees required or credit any overpayment to Deposit  
Account 08-2025 pursuant to 37 CFR 1.25.

(X) Applicant(s) submit herewith Form PTO 1449 - Information Disclosure Citation together with  
copies, of patents, publications or other information of which applicant(s) are aware, which applicant(s)  
believe(s) may be material to the examination of this application and for which there may be a duty to  
disclose in accordance with 37 CFR 1.56.

( ) A concise explanation of the relevance of foreign language patents, foreign language publications  
and other foreign language information listed on PTO Form 1449, as presently understood by the  
individual(s) designated in 37 CFR 1.56 (c) most knowledgeable about the content is given on the  
attached sheet, or where a foreign language patent is cited in a search report or other action by a  
foreign patent office in a counterpart foreign application, an English language version of the search  
report or action which indicates the degree of relevance found by the foreign office is listed on form  
PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully submitted,

I hereby certify that this correspondence is being  
deposited with the United States Postal Service as  
first class mail in an envelope addressed to:  
~~Commissioner for Patents, Washington, D.C.~~  
~~20231~~ U.S. Pat. and Trad. Off.,

P.O. Box 2327, Arlington, VA 22202  
Date of Deposit: November 26, 2001

Typed Name: Grant E. Pollack

Signature: Grant E. Pollack

By

Grant E. Pollack  
Grant E. Pollack

Attorney/Agent for Applicant(s)  
Reg. No. 34,097

Date: November 26, 2001



FORM PTO-1449

LIST OF PATENTS AND PUBLICATIONS FOR  
APPLICANT'S INFORMATION DISCLOSURE  
STATEMENT

(Use several sheets if necessary)

ATTY. DOCKET NO.

100111410

APPLICATION NO.

Not yet

CONFIRMATION NO.

known o

APPLICANT

Hong M. Dang et al.

FILING DATE

Herewith

GROUP

Not yet known

11000 U.S. PTO  
09/995190  
11/26/01

## REFERENCE DESIGNATION

## U.S. PATENT DOCUMENTS

EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS
	6,298,333	10/2/01	Manzi et al.	705	31
	6,202,052	3/13/01	Miller	705	31
	6,183,140	2/6/01	Singer et al.	395	231
	6,078,899	6/20/00	Francisco et al.	705	19
	6,078,898	6/20/00	Davis et al.	705	19
	6,064,983	5/16/00	Koehler	705	31
	6,003,016	12/14/99	Hagemier	705	19
	5,875,433	2/23/99	Francisco et al.	705	26
	5,799,283	8/25/98	Francisco et al.	705	19
	5,774,872	6/30/98	Golden et al.	705	19
	5,644,724	7/1/97	Cretzler	395	219

## FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	NAME	CLASS	SUB CLASS	TRANSLATION	
						YES	NO

## OTHER REFERENCES (including Author, Title, Date, Pertinent Pages, etc.)


EXAMINER

DATE CONSIDERED